

# **EXHIBIT A**

WWW.CYBERDRIVEILLINOIS.COM

JESSE WHITE  
SECRETARY OF STATE



### CORPORATION FILE DETAIL REPORT

File Number	56135332		
Entity Name	UNITED COLLECTION BUREAU, INC.		
Status	ACTIVE		
Entity Type	CORPORATION	Type of Corp	FOREIGN BCA
Qualification Date (Foreign)	10/11/1990	State	OHIO
Agent Name	ILLINOIS CORPORATION SERVICE C	Agent Change Date	08/08/2014
Agent Street Address	801 ADLAI STEVENSON DRIVE	President Name & Address	SANJU SHARMA 9078 STATE RD 84 FT LAUDERDALE FL 33324
Agent City	SPRINGFIELD	Secretary Name & Address	MICHAEL KAROSAS 2906 EXECUTIVE WAY MIRAMAR FL 33025
Agent Zip	62703	Duration Date	PERPETUAL
Annual Report Filing Date	09/27/2016	For Year	2016
Assumed Name	INACTIVE - UCB INTELLIGENT SOLUTIONS INACTIVE - UCB		

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(One Certificate per Transaction)

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## **EXHIBIT B**

[Print this Listing](#)9/28/2016 **Illinois Division of Professional Regulation** 11:48:09 AM**SEARCH FOR LICENSEE BY PROFESSION:****Collection Agency, Licensed****THERE ARE 1 RECORDS WHOSE NAME CONTAINS: united collection bureau**

Licensee's Name	DBA/ AKA	License Number	License Status	City, State	Original Date	Current Exprtn	Ever Discplned?
UNITED COLLECTION BUREAU INC		017001091	ACTIVE	TOLEDO, OH	02/13/1991	05/31/2018	N

**Page 1**

## **EXHIBIT C**

UNITED COLLECTION BUREAU, INC.  
5620 SOUTHWYCK BLVD SUITE 206  
TOLEDO OH 43614  
[www.ucbinc.com](http://www.ucbinc.com)

September 7, 2016

Toll Free: 800-210-0453

JOSE OCAMPO

Creditor:  
Last Four Digits of Creditor Account Number:  
United Collection Bureau, Inc. Reference Number:  
Current Account Balance:

Chase Bank USA, N.A.  
[REDACTED]  
[REDACTED]  
\$1040.23

Dear JOSE OCAMPO:

The above referenced debt has been placed with our office by Chase Bank USA, N.A. for collection. The full balance is due. However, in the event you meet the terms of one of the three offers below, on behalf of Chase Bank USA, N.A., United Collection Bureau, Inc. will accept a settlement for the account for less than the amount you owe.

1. Settlement Offer Number [REDACTED] - Single Payment Offer.  
Total Settlement Amount \$468.10.

United Collection Bureau, Inc. will accept the settlement amount stated for Settlement Offer Number [REDACTED] in the event that payment for the full settlement amount of \$468.10 is received by September 23, 2016. This settlement offer will save you the sum of \$572.13. We are not obligated to renew this offer.

2. Settlement Offer Number [REDACTED] - Multiple Payment Offer Over two months.  
Total Settlement Amount \$520.12.

United Collection Bureau, Inc. will accept the settlement amount stated for Settlement Offer Number [REDACTED] in the event that you pay \$260.06 by the 23rd of this month, and pay one additional payment of \$260.06 by the 23rd calendar day of next month. This settlement offer will save you the sum of \$520.11. We are not obligated to renew this offer.

3. Settlement Offer Number [REDACTED] - Multiple Payment Offer Over eighteen months.  
Total Settlement Amount \$624.14.

United Collection Bureau, Inc. will accept the settlement amount stated for Settlement Offer Number [REDACTED] in the event you pay \$34.75 by the 23rd of this month, and pay seventeen additional payments of \$34.67 by the 23rd calendar day of each of the next seventeen months. This settlement offer will save you the sum of \$416.09. We are not obligated to renew this offer.

If you wish to accept any of these offers, please contact our office to establish a payment method and date, or dates, or mail a copy of this letter together with your payment, or payments, to the below payment address. If you choose to mail your payment or payments, please ensure you write the 7 digit settlement offer number for the offer you have chosen and your reference number, [REDACTED], on the memo line of your payment instrument or instruments. You may pay any offered settlement on an accelerated basis. All offers are contingent upon clearance of funds.

In the event that you are unable to accept any of these offers, we encourage you to contact our office to establish a payment arrangement toward the full balance of the account. Thank you for your cooperation and prompt attention to this matter.

To make an easy one-time payment online, please go to: [www.ucbinc.com](http://www.ucbinc.com), click on 'Make a Payment,' and follow the prompts.

Please contact the undersigned with respect to any questions or concerns you may have.

Sincerely,  
United Collection Bureau, Inc.

This is an attempt to collect a debt by United Collection Bureau, Inc., a debt collector, and any information obtained will be used for that purpose.

If we settle this debt with you for less than the full outstanding balance, Chase may offer you less favorable terms in the future for some Chase products or services, or may deny your application.

**SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

24CU900053JSIFM

PO BOX 1418  
MAUMEE OH 43537  
ADDRESS SERVICE REQUESTED

PLEASE RETURN THIS PORTION WITH PAYMENT. DO NOT ATTACH CHECK TO STUB.

Creditor: Chase Bank USA, N.A.  
Last Four Digits of Creditor Account Number: [REDACTED]  
United Collection Bureau, Inc. Reference No: [REDACTED]  
Current Account Balance: \$1040.23  
United Collection Bureau, Inc. Telephone No: 800-210-0453

REMIT TO:

September 7, 2016

UNITED COLLECTION BUREAU, INC.  
PO BOX 1418  
MAUMEE OH 43537

JOSE OCAMPO

217416787

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

If the subject debt of this letter is time-barred, paying any amount on the account may revive the obligation to pay.

**CALIFORNIA:** The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). Nonprofit credit counseling services may be available in the area.

**COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM](http://WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM). A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Payments can be made in person at: Colorado Manager, Inc., Building B, 80 Garden Center, Suite 3, Broomfield, Colorado 80020, 303-920-4763.

**IDAHO:** Toll Free 1-866-209-0622 during normal business hours.

**KANSAS:** An investigative consumer report, which includes information as to your character, general reputation, personal characteristics and mode of living, has been requested. You have the right to request additional information, which includes the nature and scope of the investigation.

**MAINE:** Hours of operation (ET): Monday through Thursday, 8:00 a.m. to 8:00 p.m.; Friday, 8:00 a.m. to 5:00 p.m.

**MASSACHUSETTS: \*\*NOTICE OF IMPORTANT RIGHTS\*\*** You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector. Hours of operation (ET): Monday through Thursday, 8:00 a.m. to 8:00 p.m.; Friday, 8:00 a.m. to 5:00 p.m.

**MINNESOTA:** This collection agency is licensed by the Minnesota Department of Commerce.

**NEW YORK CITY:** New York City Department of Consumer Affairs License Number 1004887.

**NORTH CAROLINA:** North Carolina Permit Numbers: 101866, 3843, 4022 and 4367.

**TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

**WISCONSIN:** This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfi.org](http://www.wdfi.org).

If you have a concern about the way we are collecting this debt, please call our toll-free Consumer Service Hotline at 1-866-209-0622, email us at [UCBCompliance@ucbinc.com](mailto:UCBCompliance@ucbinc.com), or mail us at United Collection Bureau, Inc., Compliance Department, 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614. Please include your account number on all communication.